

Information to identify the case:

Debtor 1	Stanley J. Budzinski	Social Security number or ITIN xxx-xx-9665
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Judith L. Budzinski	Social Security number or ITIN xxx-xx-7627
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-26127-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stanley J. Budzinski

Judith L. Budzinski

10/23/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Stanley J. Budzinski
Judith L. Budzinski
Debtors

Case No. 14-26127-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db/jdb +Stanley J. Budzinski, Judith L. Budzinski, 16 Schaaf Road, Bloomsbury, NJ 08804-3319
cr +McCormick 110, LLC, c/o BSI Financial Services, Inc., 314 S. Franklin Street, Titusville, PA 16354-2168
cr +MidFirst Bank, Attn: Bankruptcy Department, 999 NW Grand Boulevard, Oklahoma City, OK 73118-6051
514969151 +BBY/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515152355 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
515208820 +Cavalry SPV I, LLC, Assignee of Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
514969162 +McCormick 110, LLC, c/o Pluese Becker & Saltzman LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
515070526 McCormick 110, LLC, c/o BSI Financial Services, Inc., POB 679002, Dallas, TX 75267-9002
514969163 MidFirst Bank, c/o Zucker Goldberg & Ackerman LLC, 200 Sheffield Street Ste 101, PO Box 1024, Mountainside, NJ 07092-0024
515136919 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
515086416 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
514969164 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
515085194 +SYSTEMS & SERVICES TECHNOLOGIES, INC., AS A SERVICER FOR SUNTRUST BANK, PO BOX 9013, ADDISON, TEXAS 75001-9013
517781347 Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
517781348 Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
515027709 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 24 2019 00:21:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 24 2019 00:21:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr EDI: FORD.COM Oct 24 2019 03:33:00 Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
514969150 +EDI: AMEREXPR.COM Oct 24 2019 03:33:00 American Express, PO Box 981537, El Paso, TX 79998-1537
515041075 EDI: BECKLEE.COM Oct 24 2019 03:33:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514969152 +EDI: CAPITALONE.COM Oct 24 2019 03:33:00 Cap1/Boscov, PO Box 30253, Salt Lake City, UT 84130-0253
514969153 EDI: CAPITALONE.COM Oct 24 2019 03:33:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515106625 EDI: BL-BECKET.COM Oct 24 2019 03:33:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514969154 +EDI: CHASE.COM Oct 24 2019 03:33:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
514969155 +EDI: CITICORP.COM Oct 24 2019 03:33:00 Citi Cards/Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241
514969156 +EDI: WFNNB.COM Oct 24 2019 03:33:00 Comenity Bank/Bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232
514969157 EDI: DISCOVER.COM Oct 24 2019 03:33:00 Discover Financial, PO Box 15316, Wilmington, DE 19850-5316
514969158 EDI: DISCOVER.COM Oct 24 2019 03:33:00 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
514980418 EDI: DISCOVER.COM Oct 24 2019 03:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515181841 EDI: ECAST.COM Oct 24 2019 03:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262
514984458 EDI: FORD.COM Oct 24 2019 03:33:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit Mi, 48255-0953
514969159 EDI: FORD.COM Oct 24 2019 03:33:00 Ford Motor Credit, PO Box 88306, Chicago, IL 60680-1306
514969160 +EDI: CITICORP.COM Oct 24 2019 03:33:00 Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
514969161 E-mail/Text: bncnotices@becket-lee.com Oct 24 2019 00:20:07 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
515160399 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
515179396 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
515181869 EDI: PRA.COM Oct 24 2019 03:33:00 Portfolio Recovery Associates, LLC, c/o Capital One - Kmart, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Oct 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515150389	EDI: PRA.COM Oct 24 2019 03:33:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
515150392	EDI: PRA.COM Oct 24 2019 03:33:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515208398	EDI: PRA.COM Oct 24 2019 03:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515044370	EDI: Q3G.COM Oct 24 2019 03:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
514969168	+EDI: RMSC.COM Oct 24 2019 03:33:00	SYNCB/Old Navy DC, PO Box 965005, Orlando, FL 32896-5005
514969165	+EDI: SEARS.COM Oct 24 2019 03:33:00	Sears/Citibank, PO Box 6282, Sioux Falls, SD 57117-6282
514969166	+EDI: STF1.COM Oct 24 2019 03:33:00	Sun Trust Bank, PO Box 85052, Richmond, VA 23285-5052
514969167	+EDI: RMSC.COM Oct 24 2019 03:33:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
514969169	+EDI: RMSC.COM Oct 24 2019 03:33:00	Synchrony Bank/JC Penney, PO Box 965007, Orlando, FL 32896-5007
514969170	+EDI: WTRRN BANK.COM Oct 24 2019 03:33:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
514969171	+EDI: BLUESTEM Oct 24 2019 03:33:00	Web Bank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
514969172	+EDI: WFFC.COM Oct 24 2019 03:33:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517
515207873	+EDI: WFFC.COM Oct 24 2019 03:33:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr MidFirst Bank

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Eric Clayman on behalf of Debtor Stanley J. Budzinski jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Judith L. Budzinski jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Robert P. Saltzman on behalf of Creditor McCormick 110, LLC dnj@pbslaw.org
Stephanie F. Ritigstein on behalf of Joint Debtor Judith L. Budzinski
jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Stephanie F. Ritigstein on behalf of Debtor Stanley J. Budzinski jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

TOTAL: 9